

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

In Re:	§	
	§	
BOROS, RAYMOND ALLAN	§	Case No. 19-05262 LVV
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/10/2019 . The undersigned trustee was appointed on 08/12/2020 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 2,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.48
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$	2,499.52
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The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/20/2020 and the deadline for filing governmental claims was 02/10/2020 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 625.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 625.00 , for a total compensation of \$ 625.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 88.45 , for total expenses of \$ 88.45².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/29/2020 By: /s/ROBERT E. THOMAS, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 19-05262 LVV Judge: LORI V VAUGHAN
Case Name: BOROS, RAYMOND ALLAN

Trustee Name: ROBERT E. THOMAS, TRUSTEE

Date Filed (f) or Converted (c): 08/10/19 (f)

341(a) Meeting Date: 09/10/19

Claims Bar Date: 01/20/20

For Period Ending: 10/29/20

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 741 BURMAN LANE NE PALM BAY, FL 32905, SINGLE-FAM	90,000.00	0.00		0.00	FA
2. 2018 FORD FUSION MILEAGE: 8000	14,000.00	14,000.00		0.00	FA
3. KITCHEN TABLE, OLD WASHER & DRYER, BED & DRESSER	400.00	400.00		0.00	FA
4. TV, CELL PHONE, OLD COMPUTER	400.00	400.00		0.00	FA
5. EVERY DAY CLOTHING, SHOES ETC	600.00	600.00		0.00	FA
6. WATCH (OLD)	5.00	5.00		0.00	FA
7. CASH	5.00	5.00		0.00	FA
8. BANK OF AMERICA	100.00	100.00		0.00	FA
9. SPCAE COST CREDIT UNION - CLOSED*	0.00	0.00		0.00	FA
10. VOID (u)	Unknown	0.00		0.00	FA
11. 401(K) OR SIMILAR PLAN: FIDELITY - FORMERLY INTER	60,000.00	60,000.00		0.00	FA
12. PENSION PLAN JOHNSON CONTROLS INC., US BANK*	Unknown	0.00		0.00	FA
13. ADDITIONAL ACCOUNT *UNKNOWN VALUE - RECEIVES \$3289	Unknown	0.00		0.00	FA
14. FRAUDULENT TRANSFER TO EX WIFE (u)	0.00	2,500.00		2,500.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$165,510.00	\$78,010.00	\$2,500.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

DEBTOR TRANSFERRED \$2,500.00 TO HIS EX WIFE WITHIN 90 DAYS OF FILING BANKRUPTCY. DEBTOR REPAID THE ESTATE \$2,500.00 IN MONTHLY PAYMENTS THROUGH JULY 2020

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Page: 2
Exhibit A

Case No: 19-05262 LVV Judge: LORI V VAUGHAN
Case Name: BOROS, RAYMOND ALLAN

Trustee Name: ROBERT E. THOMAS, TRUSTEE
Date Filed (f) or Converted (c): 08/10/19 (f)
341(a) Meeting Date: 09/10/19
Claims Bar Date: 01/20/20

CLAIMS REVIEWED

FINAL REPORT OF ESTATE SUBMITTED TO US TRUSTEE'S OFFICE SEPTEMBER 18, 2020

Initial Projected Date of Final Report (TFR): 08/30/20 Current Projected Date of Final Report (TFR): 08/30/20

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 19-05262 -LVV
Case Name: BOROS, RAYMOND ALLAN

Trustee Name: ROBERT E. THOMAS, TRUSTEE
Bank Name: Axos Bank
Account Number / CD #: *****0780 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3377

For Period Ending: 10/29/20

Blanket Bond (per case limit): \$ 21,701,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/18/19	14	RAYMOND BOROS	REPAYMENT	1241-000	250.00		250.00
12/02/19	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		500.00
12/27/19	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		750.00
01/27/20	14	RHONDA BOROS	REPAYMENT	1241-000	150.00		900.00
02/05/20	14	RHONDA BOROS	REPAYMENT	1241-000	100.00		1,000.00
02/25/20	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		1,250.00
03/05/20		International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	Bond Premium	2300-000		0.48	1,249.52
03/19/20	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		1,499.52
04/27/20	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		1,749.52
05/26/20	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		1,999.52
06/19/20	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		2,249.52
07/20/20	14	RHONDA BOROS	REPAYMENT	1241-000	250.00		2,499.52

COLUMN TOTALS 2,500.00 0.48 2,499.52

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 2,500.00 0.48

Less: Payments to Debtors 0.00

Net 2,500.00 0.48

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEMENTSACCOUNT
BALANCE

Checking Account (Non-Interest Earn - *****0780

2,500.00

0.48

2,499.52

2,500.00

0.48

2,499.52

(Excludes Account
Transfers)(Excludes Payments
To Debtors)Total Funds
On Hand

Page Subtotals

2,500.00

0.48

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 19-05262 -LVV
Case Name: BOROS, RAYMOND ALLAN

Trustee Name: ROBERT E. THOMAS, TRUSTEE
Bank Name: Axos Bank
Account Number / CD #: *****0780 Checking Account (Non-Interest Earn

Taxpayer ID No: *****3377

For Period Ending: 10/29/20

Blanket Bond (per case limit): \$ 21,701,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Checking Account (Non-Interest Earn - *****0780

Page Subtotals

0.00

0.00

Middle District of Florida Claims Register

EXHIBIT C

6:19-bk-05262-LVV Raymond Allan Boros

Judge: Lori V. Vaughan

Chapter: 7

Office: Orlando

Last Date to file claims: 01/20/2020

Trustee: Robert E Thomas

Last Date to file (Govt):

Creditor: (28586421) Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083		Claim No: 1 Original Filed Date: 10/28/2019 Original Entered Date: 10/28/2019 ✓	Status: Filed by: CR Entered by: American InfoSource (AB) Modified:				
Amount	claimed: \$350.18	unsecured 6281 cc					
History: <table border="1"> <tr> <td>Details</td> <td>1-1</td> <td>10/28/2019</td> <td>Claim #1 filed by Capital One Bank (USA), N.A., Amount claimed: \$350.18 (American InfoSource (AB))</td> </tr> </table>				Details	1-1	10/28/2019	Claim #1 filed by Capital One Bank (USA), N.A., Amount claimed: \$350.18 (American InfoSource (AB))
Details	1-1	10/28/2019	Claim #1 filed by Capital One Bank (USA), N.A., Amount claimed: \$350.18 (American InfoSource (AB))				
Description:							
Remarks:							

Creditor: (28428354) Dept of Treasury-IRS P.O. Box 931200-7317 Louisville, KY 40293 Philadelphia PA 19101-7317		Claim No: 2 Original Filed Date: 10/30/2019 Original Entered Date: 10/30/2019 ✓	Status: Filed by: CR Entered by: Internal Revenue Service Modified:				
Amount	claimed: \$6503.34	Penalty Subordinated 1119.92					
Secured	claimed: \$0.00	unsecured 2428.41					
Priority	claimed: \$2955.01	priority SSN XXX-XX-9977					
History: <table border="1"> <tr> <td>Details</td> <td>2-1</td> <td>10/30/2019</td> <td>Claim #2 filed by Dept of Treasury-IRS, Amount claimed: \$6503.34 (Internal Revenue Service)</td> </tr> </table>				Details	2-1	10/30/2019	Claim #2 filed by Dept of Treasury-IRS, Amount claimed: \$6503.34 (Internal Revenue Service)
Details	2-1	10/30/2019	Claim #2 filed by Dept of Treasury-IRS, Amount claimed: \$6503.34 (Internal Revenue Service)				
Description:							
Remarks:							

Creditor: (28668964) CREDIT FIRST NA		Claim No: 3 Original Filed Date: 12/06/2019 ✓	Status: Filed by: CR				
History: <table border="1"> <tr> <td>Details</td> <td>3-1</td> <td>12/06/2019</td> <td>Claim #3 filed by CREDIT FIRST NA, Amount claimed: \$1723.68 (Credit First NA (LW))</td> </tr> </table>				Details	3-1	12/06/2019	Claim #3 filed by CREDIT FIRST NA, Amount claimed: \$1723.68 (Credit First NA (LW))
Details	3-1	12/06/2019	Claim #3 filed by CREDIT FIRST NA, Amount claimed: \$1723.68 (Credit First NA (LW))				
Description:							
Remarks:							

PO BOX 818011 CLEVELAND, OH 44181-8011	Original Entered Date: 12/06/2019 ✓ OK	Entered by: Credit First NA (LW) Modified:
Amount claimed: \$1723.68 UNSECURED 9977		
History: Firestone <input type="checkbox"/> Details <input checked="" type="radio"/> 3-1 12/06/2019 Claim #3 filed by CREDIT FIRST NA, Amount claimed: \$1723.68 (Credit First NA (LW))		
Description:		
Remarks:		

Creditor: (28705985) Portfolio Recovery Associates, LLC POB 41067 12914 Norfolk, VA 23541 ✓	Claim No: 4 Original Filed Date: 12/30/2019 Original Entered Date: 12/30/2019 ✓ OK	Status: Filed by: CR Entered by: PRA Receivables Management, LLC (JP) Modified:
Amount claimed: \$910.97 UNSECURED 3978 CC		
History: COMENITY PIER ONE IMPORTS <input type="checkbox"/> Details <input checked="" type="radio"/> 4-1 12/30/2019 Claim #4 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$910.97 (PRA Receivables Management, LLC (JP))		
Description:		
Remarks:		

Creditor: (28714215) Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Claim No: 5 Original Filed Date: 01/03/2020 Original Entered Date: 01/03/2020 ✓ OK	Status: Filed by: CR Entered by: Becket & Lee, LLP (GD) Modified:
Amount claimed: \$584.55 UNSECURED 5301 CC		
History: KOTL'S <input type="checkbox"/> Details <input checked="" type="radio"/> 5-1 01/03/2020 Claim #5 filed by Capital One, N.A., Amount claimed: \$584.55 (Becket & Lee, LLP (GD))		
Description:		
Remarks:		

Creditor: (28428361) Space Coast Credit Union P.O. Box 419002 Melbourne, FL 32941 ✓	Claim No: 6 Original Filed Date: 01/10/2020 ✓ Original Entered OK	Status: Filed by: CR Entered by: Auto-Claim Filer Modified:
History: <input type="checkbox"/> Details <input checked="" type="radio"/> 6-1 01/10/2020 Claim #6 filed by Space Coast Credit Union, Amount claimed: \$2711.32 (Auto-Claim Filer)		
Description:		
Remarks: (6-1) Account Number (last 4 digits):8380		

		Date: 01/10/2020 ✓		
Amount claimed:	\$2711.32	III — unsecured	8380	
History:				
Details	6-1	01/10/2020	Claim #6 filed by Space Coast Credit Union, Amount claimed: \$2711.32 (Auto-Claim Filer)	
Description:				
Remarks: (6-1) Account Number (last 4 digits):8380				

Creditor: (28725384) Midland Funding LLC PO Box 2011 Warren, MI 48090	Claim No: 7 Original Filed Date: 01/13/2020 Original Entered Date: 01/13/2020 ✓ OK	Status: Filed by: CR Entered by: Midland Credit Management, Inc (AD) Modified:		
Amount claimed:	\$1853.79	III — unsecured	6235	
History: SYNCHRONY BANK HH GREGG				
Details	7-1	01/13/2020	Claim #7 filed by Midland Funding LLC, Amount claimed: \$1853.79 (Midland Credit Management, Inc (AD))	
Description: (7-1) 2257				
Remarks:				

Creditor: (28725384) Midland Funding LLC PO Box 2011 Warren, MI 48090	Claim No: 8 Original Filed Date: 01/13/2020 Original Entered Date: 01/13/2020 ✓ OK	Status: Filed by: CR Entered by: Midland Credit Management, Inc (AD) Modified:		
Amount claimed:	\$2236.57	III — unsecured	6719	
History: SYNCHRONY BANK KANES FURN.				
Details	8-1	01/13/2020	Claim #8 filed by Midland Funding LLC, Amount claimed: \$2236.57 (Midland Credit Management, Inc (AD))	
Description: (8-1) 2300 JUDGMENT				
Remarks:				

Creditor: (28727090) Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657	Claim No: 9 Original Filed Date: 01/13/2020 Original Entered Date: 01/13/2020 ✓	Status: Filed by: CR Entered by: Citibank, N.A. (JD) Modified:		
History:				
Details	9-1	01/13/2020	Claim #9 filed by Department Stores National Bank, Amount claimed: \$1850.50 (Citibank, N.A. (JD))	
Description: (9-1) Money Loaned				
Remarks:				

Amount	claimed:	\$1850.50	<input checked="" type="checkbox"/> Unsecured	3351 Loan
History:				
Details	<input checked="" type="radio"/> 9-1	01/13/2020	Claim #9 filed by Department Stores National Bank, Amount claimed: \$1850.50 (Citibank, N.A. (JD))	
Description: (9-1) Money Loaned				
Remarks:				

Creditor: (28729336) Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090	Claim No: 10 Original Filed Date: 01/14/2020 Original Entered Date: 01/14/2020 ✓ or	Status: Filed by: CR Entered by: Midland Credit Management, Inc (RN) Modified:		
Amount	claimed:	\$1244.12	<input checked="" type="checkbox"/> Unsecured	2215
History:				
Details	<input checked="" type="radio"/> 10-1	01/14/2020	Claim #10 filed by Midland Credit Management, Inc., Amount claimed: \$1244.12 (Midland Credit Management, Inc (RN))	
Description: (10-1) 2215				
Remarks:				

Claims Register Summary

Case Name: Raymond Allan Boros
Case Number: 6:19-bk-05262-LVV
Chapter: 7
Date Filed: 08/10/2019
Total Number Of Claims: 10



Total Amount Claimed*	\$19969.02
Total Amount Allowed*	

*Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

	Claimed	Allowed
Secured	\$0.00	
Priority	\$2955.01	
Administrative		

PACER Service Center

Transaction Receipt			
09/17/2020 13:01:43			
PACER Login:	Rttrustee:2627913:0	Client Code:	
Description:	Claims Register	Search Criteria:	6:19-bk-05262-LVV Filed or Entered From: 1/1/1985 Filed or Entered To: 9/17/2020
Billable Pages:	1	Cost:	0.10

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-05262 LVV

Case Name: BOROS, RAYMOND ALLAN

Trustee Name: ROBERT E. THOMAS, TRUSTEE

Balance on hand \$ 2,499.52

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ROBERT E. THOMAS, TRUSTEE	\$ 625.00	\$ 0.00	\$ 625.00
Trustee Expenses: ROBERT E. THOMAS, TRUSTEE	\$ 88.45	\$ 0.00	\$ 88.45
Other: INTERNATIONAL SURETIES, LTD	\$ 0.48	\$ 0.48	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 713.45

Remaining Balance \$ 1,786.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 2,955.01 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002A	Dept of Treasury-IRS	\$ 2,955.01	\$ 0.00	\$ 1,786.07

Total to be paid to priority creditors \$ 1,786.07

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 15,894.09 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$ 350.18	\$ 0.00	\$ 0.00
000003	CREDIT FIRST NA	\$ 1,723.68	\$ 0.00	\$ 0.00
000004	Portfolio Recovery Associates, LLC	\$ 910.97	\$ 0.00	\$ 0.00
000005	Capital One, N.A.	\$ 584.55	\$ 0.00	\$ 0.00
000006	Space Coast Credit Union	\$ 2,711.32	\$ 0.00	\$ 0.00
000007	Midland Funding LLC	\$ 1,853.79	\$ 0.00	\$ 0.00
000008	Midland Funding LLC	\$ 2,236.57	\$ 0.00	\$ 0.00
000009	Department Stores National Bank	\$ 1,850.50	\$ 0.00	\$ 0.00
000010	Midland Credit Management, Inc.	\$ 1,244.12	\$ 0.00	\$ 0.00
000002B	Dept of Treasury-IRS	\$ 2,428.41	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 1,119.92 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002C	Dept of Treasury-IRS	\$ 1,119.92	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00